



VIA ELECTRONIC FILING

October 20, 2016

Ms. Marlene H. Dortch
Secretary
Federal Communications Commission
445 12th Street, S.W.
Washington, D.C. 20054

RE: Notice of Ex Parte Meeting Regarding the Rules and Regulations Implementing the Telephone Consumer Protection Act of 1991; CG Docket No. 02-278

Dear Ms. Dortch:

On October 18, 2016, Gary Weingarden, Senior Counsel; Joseph Habib, Senior Compliance Specialist; and Nicole Ehrbar, Vice President of Public Policy, from Quicken Loans, Inc. ("Quicken Loans") and Victor You, President & CEO of Rock Connections met with Mark Stone, Kurt Schroeder, John B. Adams and Kristi Thornton from the Consumer & Governmental Affairs Bureau of the Federal Communications Commission (the "FCC" or "Commission") to discuss Quicken Loans, its culture, the mortgage process, various mortgage related regulations, and the Telephone Consumer Protection Act ("TCPA")¹ as it relates to the mortgage industry.

During the meeting, Quicken Loans mentioned their support for the Mortgage Bankers Association ("MBA") Petition for Exemption, CG Docket No. 02-278 (filed June 16, 2016) (the "Petition").² The MBA Petition asks the Commission to grant an exemption from the prior express consent requirements of the TCPA for residential mortgage servicing calls to cellular telephone numbers.

Quicken Loans Background

Detroit-based Quicken Loans Inc. is the nation's second largest retail home mortgage lender and the largest and consistently highest-quality Federal Housing Administration ("FHA") mortgage lender. The company closed more than \$220 billion of mortgage volume across all 50 states since 2013, and we have over 1.1 million mortgage servicing clients. Quicken Loans generates loan production from web centers located in Detroit, Cleveland and Scottsdale, Arizona. The company also operates a centralized loan processing facility in Detroit, as well as its San Diego-based One Reverse Mortgage unit. Quicken Loans ranked "Highest in Customer Satisfaction for Primary Mortgage Origination" in the United States by J.D. Power for the past six consecutive years, 2010 – 2015, and highest in customer satisfaction among all mortgage servicers in 2014 and 2015.

Quicken Loans was ranked No. 5 on FORTUNE magazine's annual "100 Best Companies to Work For" list in 2016, and has been among the top-30 companies for the last 13 years. It has been recognized as one of Computerworld magazine's '100 Best Places to Work in IT' the past 11 years, ranking No. 1 in 2015, 2014, 2013, 2007, 2006 and 2005. The company moved its headquarters to downtown Detroit in 2010, and now more than 10,000 of its 15,000 team members work in the city's urban core.

As an internet-based company, Quicken Loans does not follow the traditional "brick and mortar" model. We've proudly built an internet mortgage lending process that is dedicated to the best client experience possible. Our clients' happiness is our #1 priority. Our successful, centralized business model relies heavily on our ability to transact business by telephone.

¹ 47 U.S.C. § 227.

² Petition of Mortgage Bankers Association for Exemption, CG Docket No. 02-278 (filed June 16, 2016) (MBA Petition).

MBA Petition Comments

As discussed during the meeting, the MBA petition would create a TCPA exemption for mortgage servicing allowing us to provide all homeowners, especially at-risk homeowners, with important information to keep them in their homes and their credit intact. To be clear, the MBA defines "mortgage servicing" as "all actions, including all communications, related to the receipt and application of payments pursuant to the terms of any loan or security agreement, execution of other rights and obligations owed under the loan or security agreement, the modification of any terms of the loan or security agreement, and any other loss mitigation options."³ As we noted in our comment letter, we agree with the MBA's definition.⁴ While the TCPA would still cause uncertainty and burden if servicing calls were brought under the exemption, we believe this is a step in the right direction.

Like the MBA, we understand that consumers' privacy is paramount. That is why we support the right of the consumer to request to stop receiving autodialed or prerecorded and artificial voice calls. Should a consumer exercise that right, the servicer must honor that request by manually dialing that consumer in the future. However, it is important to understand that depriving servicers of modern telephone systems makes it difficult to comply with their servicing obligations, even when acting in good faith.

We ask the FCC to use its authority to honor the TCPA's original intentions to protect the consumer and level the playing field for all mortgage servicing communications by exempting these from the prior consent requirement of the TCPA. This would allow mortgage servicers to more effectively help clients stay in their homes and keep their credit intact. It also ensures services are better able to comply with the TCPA and other applicable mortgage servicing laws.

Conclusion

We thank the Commission for meeting with us to discuss these issues, and as mentioned in the meeting, would like to extend an invitation to the Consumer & Governmental Affairs Bureau to schedule a visit to our offices in Detroit. Pursuant to Section 1.1206(b) of the Commission's rules, Quicken Loans is filing this notice electronically in the above-referenced docket. Should you have further questions, please contact me at garyweingarden@quickenloans.com or 313-373-4554.



Gary Weingarden
Senior Counsel
Quicken Loans Inc.

cc: Mark Stone
Kurt Schroeder
John B. Adams
Kristi Thornton

³ See MBA Petition, Page 13.

⁴ See Comment Letter of Quicken Loans Inc., Page 3 (filed September 2, 2016).